

Caution: DRAFT FORM

This is an advance proof copy of an IRS tax form. It is subject to change and OMB approval before it is officially released. You can check the scheduled release date on our web site (www.irs.gov).

If you have any comments on this draft form, you can submit them to us on our web site. Include the word DRAFT in your response. You may make comments anonymously, or you may include your name and e-mail address or phone number. We will be unable to respond to all comments due to the high volume we receive. However, we will carefully consider each suggestion. So that we can properly consider your comments, please send them to us within 30 days from the date the draft was posted.

Name(s) shown on Form 1040

Social security number of HSA
beneficiary. If both spouses have
HSAs, see page 1 of the instructions ▶**Before you begin:** Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.**Part I HSA Contributions and Deduction.** See page X of the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse (see page X of the instructions).

1	Check the box to indicate your coverage under a high-deductible health plan during 2004 (see instructions). ▶ <input type="checkbox"/> Self-only <input type="checkbox"/> Family		
2	HSA contributions you made for 2004 (or those made on your behalf), including those made from January 1, 2005, through April 15, 2005, that were for 2004. Do not include employer contributions or rollovers (see page X of the instructions)	2	
3	If you were under age 55 at the end of 2004, and on the first day of every month during 2004, you were an eligible individual with the same annual deductible and coverage, enter the smaller of: • Your annual deductible or • \$2,600 (\$5,150 for family coverage). All others, enter the limit from the worksheet on page XX of the instructions	3	
4	Enter the amount you and your employer contributed to your Archer MSAs for 2004 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under a high-deductible health plan at any time during 2004, also include any amount contributed to your spouse's Archer MSAs	4	
5	Subtract line 4 from line 3. If zero or less, enter -0-	5	
6	If you and your spouse each have separate HSAs and had family coverage under a high-deductible health plan at any time during 2004, see the instructions for the amount to enter. All others, enter the amount from line 5	6	
7	If you were age 55 or older at the end of 2004, married, and you or your spouse had family coverage under a high-deductible health plan at any time during 2004, enter the additional contribution amount from the worksheet on page XX of the instructions	7	
8	Add lines 6 and 7	8	
9	Employer contributions made to your HSAs for 2004	9	
10	Subtract line 9 from line 8. If zero or less, enter -0-	10	
11	HSA deduction. Enter the smaller of line 2 or line 10 here and on Form 1040, line 28 Caution: If line 2 is more than line 11, you may have to pay an additional tax (see page X of the instructions).	11	

Part II HSA Distributions. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

12a	Total distributions you received in 2004 from all HSAs (see page X of the instructions)	12a	
b	Distributions included on line 12a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 12a that were withdrawn by the due date of your return (see page X of the instructions)	12b	
c	Subtract line 12b from line 12a	12c	
13	Unreimbursed qualified medical expenses (see page X of the instructions)	13	
14	Taxable HSA distributions. Subtract line 13 from line 12c. If zero or less, enter -0-. Also, include this amount in the total on Form 1040, line 21. On the dotted line next to line 21, enter "HSA" and the amount	14	
15a	If any of the distributions included on line 14 meet any of the Exceptions to the Additional 10% Tax (see page 4 of the instructions), check here ▶ <input type="checkbox"/>		
b	Additional 10% tax (see page 4 of the instructions). Enter 10% (.10) of the distributions included on line 14 that are subject to the additional 10% tax. Also include this amount in the total on Form 1040, line 62. On the dotted line next to line 62, enter "HSA" and the amount	15b	